

In re:
Thomas F. Derr
Crystal L. Shade-Derr
Debtor(s)

Case No. 15-14630-mdc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jan 08, 2021

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 10, 2021:

Recip ID	Recipient Name and Address
db	+ Thomas F. Derr, 300 11th Avenue North #233, Nashville, TN 37203-3642
jdb	+ Crystal L. Shade-Derr, 300 11th Avenue North #233, Nashville, TN 37203-3642
13637261	+ BGE, PO Box 1475, Baltimore, MD 21203-1475
13642418	+ Patricia M. Mayer, Esquire, Waterman & Mayer, LLP, 301 Oxford Valley Rd., Ste. 203B, Yardley, PA 19067-7708
13567107	+ Riverwoods at New Hope Community Association, 975 Easton Road, Suite 102, Warrington, Pa 18976-1858
13554828	Scarinci Hollenbeck, 1100 Valley Brook Avenue, PO Box 790, Lyndhurst, NJ 07071-0790
13600976	+ Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jan 09 2021 04:51:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Jan 09 2021 04:51:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13600418	EDI: BECKLEE.COM	Jan 09 2021 06:23:00	American Express Bank, FSB, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
13612322	EDI: BECKLEE.COM	Jan 09 2021 06:23:00	American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
13581593	EDI: BMW.COM	Jan 09 2021 06:28:00	BMW Financial Services NA, LLC, P.O. Box 3608, Dublin, OH 43016
13582228	EDI: CAPITALONE.COM	Jan 09 2021 06:23:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
13554824	+ EDI: IRS.COM	Jan 09 2021 06:28:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
13584421	EDI: PENNDEPTREV	Jan 09 2021 06:28:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946
13584421	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 09 2021 04:50:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946
13568467	EDI: WFFC.COM	Jan 09 2021 06:28:00	Wells Fargo Bank NA, PO Box 10438, Des Moines IA 50306-0438
13637901	EDI: WFFC.COM	Jan 09 2021 06:28:00	Wells Fargo Bank, N.A., Home Equity Group, 1 Home Campus MAC X2303-01A, Des Moines, IA 50328-0001

TOTAL: 11

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 10, 2021

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 7, 2021 at the address(es) listed below:

Name	Email Address
DANIELLE BOYLE-EBERSOLE	on behalf of Creditor The Bank of New York Mellon et al c/o Select Portfolio Servicing Inc. debersole@hoflawgroup.com, pfranz@hoflawgroup.com
HOWARD GERSHMAN	on behalf of Debtor Thomas F. Derr hg229ecf@gmail.com 229ecf@glpoc.comcastbiz.net
HOWARD GERSHMAN	on behalf of Joint Debtor Crystal L. Shade-Derr hg229ecf@gmail.com 229ecf@glpoc.comcastbiz.net
JASON BRETT SCHWARTZ	on behalf of Creditor BMW Bank of North America jschwartz@mesterschwartz.com
MATTEO SAMUEL WEINER	on behalf of Creditor Toyota Lease Trust bkgroup@kmlawgroup.com
THOMAS I. PULEO	on behalf of Creditor Toyota Lease Trust tpuleo@kmlawgroup.com bkgroup@kmlawgroup.com
TRANG V TRUONG	on behalf of Creditor Wells Fargo Bank N.A. trangtruong@wellsfargo.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq.	on behalf of Trustee WILLIAM C. MILLER Esq. ecfemails@ph13trustee.com, philaecf@gmail.com
WILLIAM C. MILLER, Esq.	ecfemails@ph13trustee.com philaecf@gmail.com

TOTAL: 10

Information to identify the case:

Debtor 1	Thomas F. Derr	Social Security number or ITIN	xxx-xx-8584
	First Name Middle Name Last Name	EIN	--
Debtor 2	Crystal L. Shade-Derr	Social Security number or ITIN	xxx-xx-0832
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 15-14630-mdc			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Thomas F. Derr

Crystal L. Shade-Derr

1/7/21

By the court: Magdeline D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.